

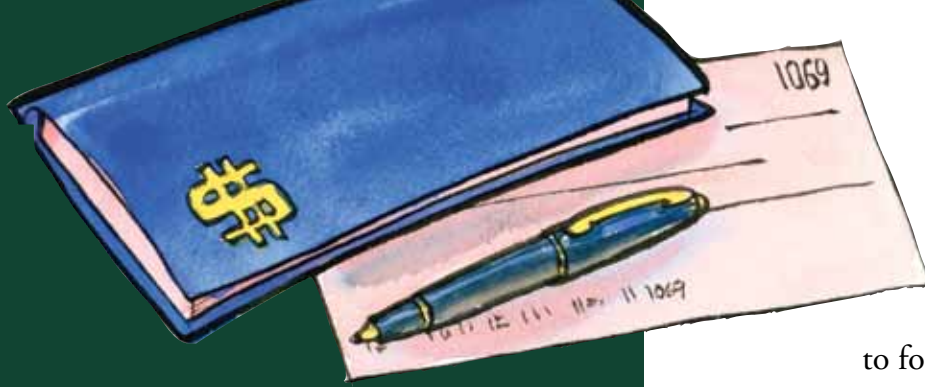
MERRILL GARDENS

RETIREMENT PLANNING GUIDE



MERRILL GARDENS

A one of a kind retirement community



FINANCIAL OPPORTUNITIES TO MAKE YOUR MOVE EASIER

As our economy changes, we know that many seniors are focused on finding the best way to finance a move to a retirement community. In the past, people have relied on the sale of a home or traditional savings but we want you to know that there are other great ways to make the move today.

Merrill Gardens wants you to be aware of financial options that you may not have considered. These provide flexibility and access to resources when you need them.

Merrill Gardens retirement communities do not require a large up front investment or a so called 'buy in' fee. Our community fee is the equivalent of your first month's rent. After that, you simply pay your monthly rent that covers meals, housekeeping, transportation and cable. We believe this model provides you with the flexibility you need and does not tie up your funds.

To help you make your move, here are some funding options for you to consider.

CONVENTIONAL

You can use cash savings, CDs, IRAs, 401(k), investments, pension funds and Social Security to form a pool of money that can also generate income in the form of interest, capital gains or dividends. This money can be used to pay for your monthly rent at Merrill Gardens. Personal loans can also help fill a funding gap. Many of these options can be also be used as a line of credit as needed.

ELDERLIFE FINANCIAL

Merrill Gardens has partnered with ElderLife Financial Services to provide prospective residents and their families a loan to bridge the gap in funding a move to Merrill Gardens. The loan program is unique because it allows up to six family members, friends, and concerned persons to join together to support the cost of a loved one at Merrill Gardens. Elderlife Financial provides affordable, interest-only loans paid directly to the community. Each month the borrower decides what they would like to send. Although each borrower on the loan is individually responsible for repaying all amounts owed, co-borrowers on a loan often informally agree among themselves to share the monthly payments. By sharing, this makes it easier for a family to cover the costs of supporting a loved one. The loans have a flexible line of credit structure and you only use what you need when you need it.

ElderLife Financial can be especially useful for seniors who are waiting for their home to sell because it allows them the ability to move into Merrill Gardens right away and access care as soon as it's needed.



REAL ESTATE

The sale of your home is a personal decision. You may also want to explore a home equity loan or reverse mortgage to generate funds for your move to Merrill Gardens. Home equity loans come in many different forms, but generally enable people to use the equity in their home as collateral. If you are not ready to sell your home, consider renting it out for awhile and using the rental income to cover your monthly costs.

INSURANCE

Long term care insurance provides funds for long term care for situations not typically covered by health insurance, Medicare or Medicaid. Assisted living at Merrill Gardens may be covered and premiums are usually based on the age of the insured. Life insurance settlements are another way seniors can raise funds to pay for senior living. This option typically includes selling a life insurance policy. These settlements can be done directly with an insurance company or with a third party.

GOVERNMENT OPTIONS

Benefits provided to Veterans often provide an additional source of funding for long term care for those who qualify.

*Each of these options should be carefully considered to make sure it is right for your individual situation. There are a number of legal requirements and tax implications that should be reviewed.

35th Avenue Community
(206) 932-5480

Admiral Heights Community
(206) 938-3964

www.merrillgardens.com

Please call for more details.

COUPON

JOIN US FOR A
TOUR AND

**Complimentary
Meal at a
West Seattle
Merrill Gardens***

Please call:

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(206) 932-5480

Admiral Heights Community
(206) 938-3964

*Call for details.
Coupon limited to qualified
senior and one guest.



www.RetirementWestSeattle.com



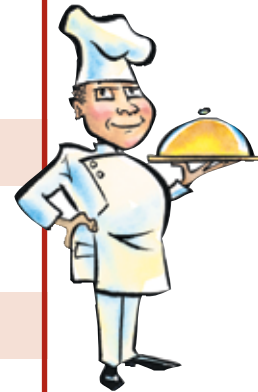
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COMPARISON WORKSHEET

Compare the cost of living in your home with living at Merrill Gardens. When you add it all up, you'll see that living in one of our communities is truly affordable.

AVERAGE MONTHLY EXPENSES	YOUR HOME	MERRILL GARDENS
Property Taxes	\$ _____	N/A
Utilities (Gas, Electric, Water, Garbage)	\$ _____	INCLUDED*
Home Maintenance	\$ _____	INCLUDED
Groceries	\$ _____	INCLUDED
Basic Cable	\$ _____	INCLUDED
Transportation (for Scheduled Trips) (Insurance, Gas, Repairs)	\$ _____	INCLUDED
Yard Maintenance/Lawn Care	\$ _____	INCLUDED
Security (Resident call system & 24-hour staff)	\$ _____	INCLUDED
Housekeeping & Linen Service	\$ _____	INCLUDED
Wellness Program	\$ _____	INCLUDED
Internet	\$ _____	INCLUDED (Through Merrill Gardens Connections SM)
Storage	\$ _____	\$ _____
Other	\$ _____	\$ _____
Mortgage/Rent	\$ _____	\$ _____
TOTAL MONTHLY COST	\$ _____	\$ _____
Subtract Home Equity Earnings (@ 5% interest)		\$ _____
TOTAL MONTHLY COST		\$ _____



We provide restaurant style dining that is both healthy and nutritious.

No need to worry about weekly housekeeping – we take care of this for you.



Our on-site maintenance crew will make sure that your home is in good working order.



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Note: Additional charge for a second person living in the same apartment will apply. Call for details.

**Included in most communities. Ask for details.*